



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [CVB FINANCIAL CORP.](#)

City/State [ONTARIO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [14,419,314](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[ONTARIO, CA 91764](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	12,890,683			11,302,793			9,521,910			8,290,603					
Net income (\$000)	177,159			207,827			152,003			104,411					
Number of BHCs in peer group	128			125			118			148					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84	3.41	3.29	59			
+ Non-interest income	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15	0.50	0.93	21			
- Overhead expense	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10	1.70	2.60	8			
- Provision for credit losses	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15	-0.10	0.11	1			
+ Securities gains (losses)	0	0.02	16	0	0.01	42	0	0	50	0	0.01	54			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92	2.33	1.55	95			
Net operating income	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83			
Net income	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		1.11			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46	3.74	4.06	22			
Interest expense	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2	0.11	0.54	2			
Net interest income (tax equivalent)	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80	3.64	3.54	54			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.27	4	0	0.21	5	-0.04	0.22	4	-0.14	0.10	2			
Earnings coverage of net loan and lease losses (X)	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5	-27.55	0.97	17			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40	1.23	0.95	80			
Allowance for loan and lease losses / Total loans and leases	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42	1.23	0.94	81			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.21	0.71	8	0.13	0.57	7	0.26	0.61	12	0.32	0.57	24			
30-89 days past due loans and leases / Total loans and leases	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7	0.03	0.32	4			
Liquidity and Funding															
Net noncore funding dependence	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24	9.50	13.97	32			
Net short-term noncore funding dependence	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52	9.24	9.65	45			
Net loans and leases / Total assets	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47	57.69	72.64	8			
Capitalization															
Tier 1 leverage ratio	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84	11.88	10.04	85			
Holding company equity capital / Total assets	13.93	11.16	86	17.67	12.43	94	16.06	12.22	89	12.93	10.84	83			
Total equity capital (including minority interest) / Total assets	13.93	11.29	85	17.67	12.57	94	16.06	12.27	89	12.93	10.89	82			
Common equity tier 1 capital / Total risk-weighted assets	14.77	12.38	83	14.83	12.17	84	13.04	12.12	72	16.43	11.90	90			
Net loans and leases / Equity capital (X)	4.11	5.58	19	3.76	5.21	19	4.16	5.29	22	4.46	6.82	8			
Cash dividends / Net income	55.13	42.30	70	48.57	33.12	80	46.19	27.31	86	56.97	32.32	82			
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36		19.39			
Growth Rates															
Assets	27.80	16.68	81	-2.14	9.26	8	39.40	7	94	2.44	9.89	17			
Equity capital	0.70	6.99	20	7.72	10.49	50	73.13	7.89	95	7.91	13.71	47			
Net loans and leases	10.13	9.07	65	-2.66	9.10	4	61.41	7.89	98	10.10	12.54	55			
Noncore funding	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50	-19.23	-3.35	31			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	4.39	27			
Equity investment in subsidiaries / Equity capital	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42	101.48	105.17	40			
Cash from ops + noncash items + op expense / Op expense + dividends	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26	104.57	100.80	53			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	375,410	394,850	290,299	211,045		-4.92	106.71
Income from lease financing receivables.....	1,992	2,778	2,985	3,081		-28.29	-50.79
Fully taxable income on loans and leases.....	375,646	395,465	290,753	211,595		-5.01	105.92
Tax-exempt income on loans and leases.....	1,756	2,163	2,531	2,531		-18.82	-45.79
Estimated tax benefit on income on loans and leases.....	323	392	455	770		-17.68	-68.04
Income on loans and leases (tax equivalent).....	377,725	398,020	293,739	214,896		-5.10	102.35
Investment interest income (tax equivalent).....	51,284	57,973	66,420	74,017		-11.54	-34.34
Interest on balances due from depository institutions.....	1,682	2,269	1,642	927		-25.87	93.78
Interest income on other earning assets.....	1,000	1,256	2,063	1,394		-20.38	-63.95
Total interest income (tax equivalent).....	431,691	459,518	363,864	291,234		-6.06	60.83
Interest on time deposits of \$250K or more	821	926	1,080	545		-11.34	
Interest on time deposits < \$250K.....	2,978	3,496	1,495	596		-14.82	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	8,803	12,698	7,250	4,903		-30.67	128.65
Interest on other borrowings and trading liabilities.....	1,682	4,958	2,990	2,252		-66.08	-49.11
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense.....	14,284	22,078	12,815	8,296		-35.30	66.65
Net interest income (tax equivalent).....	417,407	437,440	351,049	282,938		-4.58	60.63
Non-interest income.....	48,907	58,894	43,446	41,610		-16.96	47.39
Adjusted operating income (tax equivalent)	466,314	496,334	394,495	324,548		-6.05	59.13
Overhead expense.....	192,119	198,597	179,876	140,647		-3.26	36.90
Provision for credit losses.....	23,500	5,000	1,500	-8,500			
Securities gains (losses)	0	5	0	402		-100.00	
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent).....	250,874	292,742	213,119	192,803		-14.30	58.51
Applicable income taxes	72,361	83,247	59,112	84,384		-13.08	38.57
Tax equivalent adjustments	1,354	1,668	2,004	4,008		-18.82	-80.40
Applicable income taxes (tax equivalent).....	73,715	84,915	61,116	88,392		-13.19	24.67
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	177,159	207,827	152,003	104,411		-14.76	78.69
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	177,159	207,827	152,003	104,411		-14.76	78.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	177,159	207,827	152,003	104,411		-14.76	78.69
Investment securities income (tax equivalent).....	51,284	57,973	66,420	74,017		-11.54	-34.34
US Treasury and agency securities (excluding mortgage-backed securities)	2,438	3,062	3,508	3,714		-20.38	-59.35
Mortgage-backed securities	42,211	46,604	52,745	56,333		-9.43	-10.21
All other securities	6,635	8,307	10,167	13,970		-20.12	-73.57
Cash dividends declared.....	97,665	100,940	70,203	59,483		-3.24	91.35
Common	97,665	100,940	70,203	59,483		-3.24	91.35
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.35	3.27	56	4.07	4	57	3.82	3.87	48	3.51	3.78	26			
Less: Interest expense	0.11	0.48	2	0.20	0.98	1	0.13	0.79	1	0.10	0.50	2			
Equals: Net interest income (tax equivalent)	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84	3.41	3.29	59			
Plus: Non-interest income	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15	0.50	0.93	21			
Equals: adjusted operating income (tax equivalent)	3.62	4.04	32	4.39	4.41	48	4.14	4.46	35	3.91	4.26	36			
Less: Overhead expense	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10	1.70	2.60	8			
Less: Provision for credit losses	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15	-0.10	0.11	1			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	43	0	0	50	0	0.01	55			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92	2.33	1.55	95			
Less: Applicable income taxes (tax equivalent)	0.57	0.23	96	0.75	0.36	96	0.64	0.33	94	1.07	0.59	94			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	47			
Equals: Net operating income	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	49			
Equals: Net income	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83			
Memo: Net income (last four quarters)	1.37	0.82	89	1.84	1.19	95	1.60	1.24	83	1.26	0.95	83			
Net income—BHC and noncontrolling (minority) interest	1.37	0.83	89	1.84	1.20	95	1.60	1.25	84	1.26	0.95	82			
Margin Analysis															
Average earning assets / Average assets	90.24	92.32	22	88.72	91.05	26	91.80	91.48	53	93.86	93.19	58			
Average interest-bearing funds / Average assets	34.06	64.06	1	35.80	65.57	2	38.05	65.56	1	40.08	70.06	2			
Interest income (tax equivalent) / Average earning assets	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46	3.74	4.06	22			
Interest expense / Average earning assets	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2	0.11	0.54	2			
Net interest income (tax equivalent) / Average earning assets	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80	3.64	3.54	54			
Yield or Cost															
Total loans and leases (tax equivalent)	4.68	4.27	76	5.27	5.09	68	4.98	4.95	58	4.65	4.52	61			
Interest-bearing bank balances	0.15	0.27	15	3.76	2.04	94	1.54	1.64	36	0.99	1.13	39			
Federal funds sold and reverse repos		0.68			2.44			2.17		0.29	0.83	23			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35			
Total earning assets	3.70	3.51	58	4.57	4.36	65	4.14	4.20	47	3.69	3.98	24			
Investment securities (tax equivalent)	2.09	2.25	32	2.48	2.76	28	2.44	2.68	32	2.42	2.61	38			
US Treasury and agency securities (excluding mortgage-backed securities)	2.32	1.75	79	2.43	2.32	67	2.39	2.05	76	2.20	1.66	80			
Mortgage-backed securities	1.90	2.05	29	2.37	2.61	17	2.38	2.50	39	2.23	2.19	54			
All other securities	3.16	3.24	53	3.35	4.06	31	3.48	4.20	39	4.06	3.85	55			
Interest-bearing deposits	0.32	0.53	26	0.48	1.10	10	0.32	0.81	8	0.22	0.52	7			
Time deposits of \$250K or more	0.76	1.42	7	0.80	1.96	4	0.94	1.44	13						
Time deposits < \$250K	0.89	1.36	14	0.94	1.82	9	0.44	1.29	8						
Other domestic deposits	0.25	0.36	36	0.42	0.93	12	0.28	0.67	10						
Foreign deposits		0.42			1.19			0.97			0.84				
Federal funds purchased and repos	0.24	0.62	15	0.47	1.86	15	0.31	1.51	11	0.27	0.68	38			
Other borrowed funds and trading liabilities	0.04	1.50	3	2.25	2.38	41	2.06	2.28	41	1	1.48	11			
All interest-bearing funds	0.33	0.74	10	0.55	1.49	3	0.35	1.19	4	0.25	0.71	5			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	48,907	58,894	43,446	41,610	
Fiduciary activities income	8,314	8,224	7,926	8,610	
Service charges on deposit accounts - domestic	17,326	20,752	17,070	15,809	
Trading revenue.....	-13	143	-52	230	
Investment banking fees and commissions.....	1,505	1,236	794	1,168	
Insurance activities revenue.....	159	65	54	67	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	0	0	0	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	1,281	4,763	3,526	3,351	
Other non-interest income.....	20,335	23,711	14,128	12,375	
Total overhead expenses	192,119	198,597	179,876	140,647	
Personnel expense.....	121,204	121,063	101,697	88,319	
Net occupancy expense.....	20,548	20,323	20,131	16,312	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	9,352	10,798	5,254	1,329	
Other operating expenses.....	41,015	46,413	52,794	34,687	
Fee income on mutual funds and annuities.....	863	597	597	1,036	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	992	1,017	1,023	804	
Average personnel expense per employee.....	122.18	119.04	99.41	109.85	
Average assets per employee.....	12,994.64	11,113.86	9,307.83	10,311.70	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.76	2.02	52	1.01	2.72	34	1.37	3.08	40	2.49	1.89	65			
Overhead expenses / Net Interest Income + non-interest income	41.32	62.28	4	40.15	61.29	2	45.83	60.88	10	43.88	62.21	4			
Percent of Average Assets															
Total overhead expense	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10	1.70	2.60	8			
Personnel expense.....	0.94	1.30	16	1.07	1.41	19	1.07	1.44	16	1.07	1.47	15			
Net occupancy expense.....	0.16	0.26	13	0.18	0.28	15	0.21	0.28	21	0.20	0.32	13			
Other operating expenses.....	0.39	0.94	3	0.51	0.97	5	0.61	0.97	11	0.43	0.79	6			
Overhead less non-interest income	1.11	1.25	38	1.24	1.32	41	1.43	1.38	50	1.19	1.65	14			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	41.20	61.82	4	40.01	60.64	2	45.60	60.37	10	43.34	61.01	5			
Personnel expense.....	25.99	32.36	20	24.39	32.39	14	25.78	32.51	18	27.21	34.72	11			
Net occupancy expense.....	4.41	6.58	16	4.09	6.52	11	5.10	6.48	21	5.03	7.51	10			
Other operating expenses.....	10.80	22.28	3	11.53	21.20	0	14.71	20.90	7	11.10	18.30	5			
Total non-interest income	10.49	28.83	10	11.87	29.23	10	11.01	28.50	13	12.82	21.24	19			
Fiduciary activities income	1.78	2.09	53	1.66	1.97	54	2.01	2.14	56	2.65	1.95	68			
Service charges on domestic deposit accounts	3.72	3.27	58	4.18	3.88	52	4.33	4.15	52	4.87	3.83	68			
Trading revenue.....	0	1.28	6	0.03	1.18	40	-0.01	0.85	9	0.07	0.07	81			
Investment banking fees and commissions.....	0.32	2.46	22	0.25	3.54	17	0.20	3.42	17	0.36	0.92	42			
Insurance activities revenue.....	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33	0.02	0.44	48			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48			
Net servicing fees	0	0.01	42	0	0.28	21	0	0.65	9	0	0.40	13			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	0.27	3.92	21	0.96	1.86	40	0.89	1.61	47	1.03	2.38	38			
Other non-interest income.....	4.36	9.65	22	4.78	10.04	18	3.58	9.86	9	3.81	7.34	15			
Overhead less non-interest income	30.71	31.93	44	28.15	31.06	35	34.58	31.46	52	30.52	39.09	19			
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.84	18.63	96	28.44	20.56	93	27.74	19.04	96	43.77	33.75	77			
Applicable income tax + TE / Pretax net operating income + TE	29.38	21.18	94	29.01	23.23	90	28.68	21.56	95	45.85	38.57	70			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	6,292,297	6,264,123	6,381,028	3,993,561			0.45	93.05
Commercial and industrial loans	1,536,825	837,962	907,619	407,225			83.40	334.70
Loans to individuals	17,299	15,771	13,150	13,129			9.69	64.93
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	360,939	361,764	373,147	338,640			-0.23	17.23
Other loans and leases	141,448	98,009	102,717	84,365			44.32	50.73
Less: Unearned income	0	13,052	13,050	6,289			-100.00	-100.00
Loans and leases, net of unearned income	8,348,808	7,564,577	7,764,611	4,830,631			10.37	107.84
Less: Allowance for loan and lease losses	93,692	68,660	63,613	59,585			36.46	58.38
Net loans and leases	8,255,116	7,495,917	7,700,998	4,771,046			10.13	108.58
Debt securities that reprice or mature in over 1 year	2,974,196	2,405,570	2,473,082	2,885,290			23.64	-7.34
Mutual funds and equity securities	12,179	0	0	0				
Subtotal	11,241,491	9,901,487	10,174,080	7,656,336			13.53	56.84
Interest-bearing bank balances	1,879,418	30,139	27,610	42,488			6135.83	5118.29
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	2,464	8,259	4,727	24,834			-70.17	-74.68
Trading assets	889	880	716	751			1.02	
Total earning assets	13,124,262	9,940,765	10,207,133	7,724,409			32.02	81.94
Non-interest-bearing cash and due from depository institutions	122,305	158,310	144,008	119,841			-22.74	19.01
Premises, fixed assets, and leases	69,368	71,156	56,608	45,251			-2.51	123.80
Other real estate owned	3,392	4,889	420	4,527			-30.62	-51.49
Investment in unconsolidated subsidiaries	774	774	774	774			0.00	0.00
Intangible and other assets	1,099,213	1,106,556	1,120,210	375,784			-0.66	247.60
Total assets	14,419,314	11,282,450	11,529,153	8,270,586			27.80	87.97
Quarterly average assets	13,945,932	11,354,766	11,549,089	8,311,642			22.82	81.82
Average loans and leases (YTD)	8,064,844	7,553,120	5,896,552	4,621,972			6.78	113.26
Memoranda								
Loans held-for-sale	0	0	0	0				
Loans not held-for-sale	8,348,808	7,564,577	7,764,611	4,830,631			10.37	107.84
Real estate loans secured by 1–4 family	497,276	518,826	556,622	382,594			-4.15	35.14
Commercial real estate loans	5,480,594	5,479,196	5,569,096	3,393,470			0.03	102.02
Construction and land development	85,144	123,767	127,777	77,982			-31.21	24.18
Multifamily	618,702	586,637	547,940	311,419			5.47	163.44
Nonfarm nonresidential	4,776,748	4,768,792	4,893,379	3,004,069			0.17	98.25
Real estate loans secured by farmland	314,427	266,101	255,310	217,497			18.16	76.01
Total investment securities	2,988,839	2,413,829	2,477,809	2,910,124			23.82	-7.17
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	98,663	117,366	138,274	159,716			-15.94	-67.01
Municipal securities	218,557	235,413	281,766	324,171			-7.16	-54.96
Mortgage-backed securities	2,659,440	2,061,050	2,057,769	2,426,237			29.03	9.43
Asset-backed securities	0	0	0	0				
Other debt securities	0	0	0	0			-100.00	
Mutual funds and equity securities	12,179	0	0	0				
Available-for-sale securities	2,398,034	1,739,377	1,733,369	2,080,234			37.87	1.24
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00	
Municipal securities	30,285	39,354	44,810	55,496			-23.04	-81.19
Mortgage-backed securities	2,367,749	1,700,023	1,688,559	2,024,738			39.28	7.78
Asset-backed securities	0	0	0	0				
Other debt securities	0	0	0	0			-100.00	
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)	25,597	4,497	-22,903	-10,675			469.20	1148.63
Available-for-sale securities appreciation (depreciation)	54,749	21,900	-23,581	2,854			150.00	77.00
Structured notes, fair value	0	0	0	0				
Pledged securities	1,808,709	1,637,628	1,663,279	1,910,398			10.45	-35.68

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	7,455,387	5,245,517	5,204,787	3,846,436		42.13	129.38
NOW, ATS and transaction accounts	517,976	454,565	460,972	433,971		13.95	41.04
Time deposits less brokered deposits) < \$250K.....	301,394	338,440	406,518	143,854		-10.95	
MMDA and other savings accounts	3,361,444	2,558,538	2,629,787	1,881,099		31.38	111.50
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	11,636,201	8,597,060	8,702,064	6,305,360		35.35	121.23
Time deposits of \$250K or more	100,300	107,868	125,426	108,497		-7.02	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	439,406	428,659	442,255	553,773		2.51	-36.38
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	5,000	0	280,000	0			-89.13
Other borrowings w/remaining maturity over 1 year	0	0	0	0			
Brokered deposits < \$250K	0	0	0	132,996			
Noncore funding	544,706	536,527	847,681	795,266		1.52	-60.93
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	25,774	25,774	25,774	25,774		0.00	0.00
Other liabilities	204,643	128,991	102,444	74,920		58.65	200.67
Total liabilities	12,411,324	9,288,352	9,677,963	7,201,320		33.62	83.93
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	1,211,780	1,298,792	1,293,669	573,453		-6.70	141.12
Common surplus.....	0	0	0	0			
Retained earnings.....	760,861	682,692	575,805	494,361		11.45	90.25
Accumulated other comprehensive income	35,349	12,614	-18,284	1,452		180.24	69.06
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	2,007,990	1,994,098	1,851,190	1,069,266		0.70	117.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,007,990	1,994,098	1,851,190	1,069,266		0.70	117.46
Total liabilities and capital	14,419,314	11,282,450	11,529,153	8,270,586		27.80	87.97
Memoranda							
Non-interest-bearing deposits.....	7,455,387	5,245,517	5,204,787	3,846,436		42.13	129.38
Interest-bearing deposits.....	4,281,114	3,459,411	3,622,703	2,700,417		23.75	60.52
Total deposits	11,736,501	8,704,928	8,827,490	6,546,853		34.83	98.34
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,994,098	1,851,190	1,069,266	990,862			
Accounting restatements.....	-1,325	0	0	0			
Net income.....	177,159	207,827	152,003	104,411			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	5,760	7,763	5,209	5,636			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock.....	92,772	2,640	7,760	1,128			
Changes incident to business combinations.....	0	0	722,767	37,637			
Less: Dividends declared	97,665	100,940	70,203	59,483			
Change in other comprehensive income	22,735	30,898	-20,092	-8,719			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	0	50			
Holding company equity capital, ending balance	2,007,990	1,994,098	1,851,190	1,069,266			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	43.64	36.22	62	55.52	37.78	80	55.35	37.19	81	48.29	53.41	33			
Commercial and industrial loans	10.66	13.52	33	7.43	12.02	27	7.87	12.85	26	4.92	10.82	18			
Loans to individuals	0.12	3.40	10	0.14	4.20	11	0.11	4.31	12	0.16	2.58	14			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45			
Agricultural loans.....	2.50	0.19	94	3.21	0.24	94	3.24	0.30	94	4.09	0.51	94			
Other loans and leases.....	0.98	4.63	17	0.87	5.01	11	0.89	5	13	1.02	2.62	36			
Net loans and leases.....	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47	57.69	72.64	8			
Debt securities over 1 year.....	20.63	15.55	72	21.32	14.60	86	21.45	14.63	82	34.89	13.96	94			
Mutual funds and equity securities	0.08	0.05	75	0	0.06	13	0	0.06	12	0	0.07	15			
Subtotal	77.96	78.16	34	87.76	79.65	77	88.25	79.97	83	92.57	87.26	90			
Interest-bearing bank balances	13.03	7.51	86	0.27	3.06	6	0.24	3.04	4	0.51	2.34	26			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35			
Debt securities 1 year or less	0.02	1.68	3	0.07	1.91	6	0.04	1.96	7	0.30	1.92	20			
Trading assets	0.01	1.01	37	0.01	1.19	32	0.01	1.33	34	0.01	0.02	73			
Total earning assets.....	91.02	91.05	50	88.11	89.53	31	88.53	89.74	35	93.40	92.22	66			
Non-interest cash and due from depository institutions.....	0.85	1.07	32	1.40	1.14	69	1.25	1.21	52	1.45	1.26	64			
Other real estate owned.....	0.02	0.02	65	0.04	0.03	71	0	0.04	17	0.05	0.06	59			
All other assets.....	8.13	7.82	56	10.49	9.27	68	10.22	8.98	66	5.15	6.45	30			
Memoranda															
Short-term investments	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0	0.81	4.63	6			
U.S. Treasury securities.....	0	0.84	17	0	1.03	11	0	1.04	14	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0.68	0.63	68	1.04	0.54	76	1.20	0.69	80	1.93	1.50	66			
Municipal securities	1.52	1.69	57	2.09	1.34	70	2.44	1.62	68	3.92	2.97	73			
Mortgage-backed securities	18.44	11.75	83	18.27	11.44	84	17.85	11.13	87	29.34	9.19	97			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34			
Other debt securities	0	0.42	10	0	0.39	9	0	0.41	9	0	0.48	16			
Loans held-for-sale.....	0	0.52	7	0	0.39	7	0	0.30	8	0	0.32	10			
Loans held for investment	57.90	61.72	28	67.05	63.50	45	67.35	63.93	48	58.41	72.42	9			
Real estate loans secured by 1–4 family	3.45	11.91	17	4.60	13.29	18	4.83	13.46	17	4.63	16.44	9			
Revolving	0.56	1.66	28	0.83	2.07	31	0.98	2.27	33	0.45	2.71	18			
Closed-end, secured by first liens	2.70	9.81	16	3.46	10.69	18	3.44	10.57	18	4.05	13.03	12			
Closed-end, secured by junior liens	0.18	0.22	55	0.30	0.28	63	0.40	0.31	68	0.12	0.39	24			
Commercial real estate loans	38.01	22.22	87	48.56	22.23	95	48.30	21.58	95	41.03	33.79	72			
Construction and land development.....	0.59	3.40	18	1.10	3.44	28	1.11	3.51	25	0.94	4.55	10			
Multifamily.....	4.29	3.12	72	5.20	3.01	81	4.75	2.72	83	3.77	5.32	50			
Nonfarm nonresidential	33.13	14.72	96	42.27	14.69	98	42.44	14.44	98	36.32	22.30	93			
Real estate loans secured by farmland.....	2.18	0.33	93	2.36	0.36	94	2.21	0.41	92	2.63	0.81	86			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	75.37	57.15	84	82.81	57.46	92	82.18	56.49	91	82.67	73.20	66			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	5.96	19.43	13	6.86	20.75	12	7.17	21.10	11	7.92	22.92	12			
Real estate loans secured by 1–4 family.....	0.98	2.64	25	1.24	3.15	31	1.46	3.50	30	0.78	3.76	19			
Revolving	4.98	16.59	14	5.61	17.39	14	5.71	17.39	14	7.14	18.68	16			
Closed-end.....	65.65	34.63	95	72.43	33.52	98	71.72	32.14	98	70.25	46.38	91			
Construction and land development.....	1.02	5.26	16	1.64	5.09	22	1.65	5.20	21	1.61	6.35	12			
1–4 family.....	0.42	0.93	42	0.54	0.94	48	0.91	1.02	57	0.85	1.50	44			
Other.....	0.60	4.19	10	1.10	4.02	19	0.73	4.05	13	0.76	4.76	8			
Multifamily.....	7.41	4.96	74	7.76	4.69	80	7.06	4.10	82	6.45	7.13	59			
Nonfarm nonresidential	57.21	22.93	98	63.04	22.15	98	63.02	21.40	98	62.19	30.84	98			
Owner-occupied.....	24.39	7.68	98	27.27	7.72	98	27.70	8.03	98	21.20	10.55	95			
Other.....	32.83	14.95	97	35.77	14.34	98	35.32	13.38	98	40.98	19.91	97			
Real estate loans secured by farmland.....	3.77	0.54	94	3.52	0.55	94	3.29	0.63	90	4.50	1.19	87			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45			
Commercial and industrial loans	18.41	22.17	37	11.08	19.53	22	11.69	20.32	22	8.43	15.52	21			
Loans to individuals	0.21	6.13	10	0.21	7.13	8	0.17	7.36	10	0.27	3.90	18			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34			
Agricultural loans.....	4.32	0.32	94	4.78	0.37	94	4.81	0.46	94	7.01	0.76	94			
Other loans and leases.....	1.69	9.09	19	1.30	9.85	11	1.32	9.66	14	1.75	3.75	43			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	447.53	381.27	56	453	391.26	54	508.51	379.80	67	386.69	518.19	22			
Real estate loans secured by 1–4 family.....	35.37	125.03	14	37.52	138.18	12	44.36	137.84	13	37.05	159.68	7			
Revolving	5.79	17.42	27	6.81	21.26	29	9.04	23.33	31	3.63	26.74	17			
Closed-end.....	29.58	106.14	15	30.71	115.20	15	35.31	112.79	16	33.41	130.06	8			
Commercial real estate loans	389.80	234.65	87	396.24	229.44	86	443.81	219.72	93	328.58	328.67	52			
Construction and land development.....	6.06	35.62	17	8.95	34.95	22	10.18	35.36	25	7.55	44.44	10			
1–4 family.....	2.48	6.34	41	2.94	6.61	43	5.64	7.04	56	3.98	10.44	30			
Other.....	3.58	28.16	11	6.01	27.32	20	4.54	27.26	19	3.57	33.34	7			
Multifamily.....	44	32.74	74	42.42	31.04	74	43.67	27.85	82	30.15	51.49	41			
Nonfarm nonresidential	339.74	155.06	96	344.86	152.10	94	389.96	147.22	98	290.88	217.26	79			
Owner-occupied.....	144.82	52.37	96	149.20	53.07	95	171.43	54.89	97	99.18	73.43	74			
Other.....	194.92	100.54	92	195.66	97.41	92	218.53	91.80	96	191.70	140.40	77			
Real estate loans secured by farmland.....	22.36	3.44	93	19.24	3.60	91	20.35	4.02	89	21.06	7.80	82			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45			
Commercial and industrial loans	109.30	139.91	35	60.60	122.02	23	72.33	128.82	28	39.43	105.25	12			
Loans to individuals	1.23	37.47	11	1.14	43.51	9	1.05	42.67	10	1.27	23.98	13			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34			
Agricultural loans.....	25.67	1.88	95	26.16	2.18	95	29.74	2.72	95	32.79	4.90	92			
Other loans and leases.....	10.06	49.54	16	7.09	52.44	9	8.19	51.79	11	8.17	25.83	34			
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.51	27.32	84	45.23	26.45	88	44.07	24.79	89	49.13	35.69	82			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	246.46	183.76	67	247.44	178.57	70	272.69	167.93	81	229.81	253.35	44			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	391.27	240.85	86	396.64	236.10	86	444.12	225.98	92	328.98	331.68	51			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0	0.81	4.63	6			
Liquid assets	32.64	26.22	73	20.99	22.44	56	20.54	22.72	57	33.24	15.94	93			
Investment securities	20.73	17.85	65	21.39	16.99	75	21.49	17.27	71	35.19	16.65	92			
Net loans and leases	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47	57.69	72.64	8			
Net loans, leases and standby letters of credit	57.61	62.48	27	66.90	64.84	43	67.26	65.07	46	58.14	73.08	8			
Core deposits	80.70	70.67	83	76.20	63.09	82	75.48	62.13	81	76.24	69.79	75			
Noncore funding	3.78	14.13	10	4.76	19.36	7	7.35	21.34	9	9.62	17.09	23			
Time deposits of \$250K or more	0.70	2.11	17	0.96	2.94	16	1.09	2.89	23	1.31	3.54	14			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49			
Federal funds purchased and repos	3.05	1.47	79	3.80	1.94	78	3.84	1.97	78	6.70	1.20	97			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48			
Net federal funds purchased (sold)	3.05	0.54	89	3.80	0.48	92	3.84	0.54	93	6.70	1.21	97			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.03	1.24	26	0	3.01	1	2.43	3.67	44	0	4.47	6			
Earning assets that reprice within 1 year	25.07	39.38	17	17.91	39.29	5	19.91	40.29	7	17.32	33.41	14			
Interest-bearing liabilities that reprice within 1 year	2.51	8.20	10	3.25	10.19	9	3.46	10.01	14	4.28	16.67	7			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38			
Net assets that reprice within 1 year	22.55	29.11	36	14.65	26.63	16	16.45	27.38	27	13.04	15.65	39			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24	9.50	13.97	32			
Net short-term noncore funding dependence	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52	9.24	9.65	45			
Short-term investment / Short-term noncore funding	360	184.19	82	7.43	77.77	5	3.96	66.46	3	8.69	46.67	15			
Liquid assets - short-term noncore funding / Nonliquid assets	43.07	28.18	77	20.76	16.97	68	16.93	16.04	63	35.75	3.68	95			
Net loans and leases / Total deposits	70.34	79.43	28	86.11	90.31	37	87.24	90.08	40	72.88	92.86	10			
Net loans and leases / Core deposits	70.94	88.34	19	87.19	103.93	26	88.50	105	22	75.67	105.03	8			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.95	1.57	64	0.34	0.72	43	-1.92	-0.82	17	-1.10	-0.05	3			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.17	4.31	59	1.67	1.36	63	-1.98	-1.98	51	0.29	-0.62	82			
Structured notes appreciation (depreciation) / Tier 1 capital	0.02			0			-0.05			-0.02					
Percent of Investment Securities															
Held-to-maturity securities	19.36	11.38	70	27.94	12.67	77	30.04	16.19	71	28.52	13.07	77			
Available-for-sale securities	80.23	87.23	29	72.06	85.40	24	69.96	81.88	28	71.48	86.93	22			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	3.30	4.01	65	4.86	3.49	71	5.58	4.02	72	5.49	10.16	49			
Municipal securities	7.31	9.83	53	9.75	7.75	67	11.37	9.16	61	11.14	17.86	41			
Mortgage-backed securities	88.98	66.64	81	85.39	67.43	76	83.05	65.45	77	83.37	55.76	87			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34			
Other debt securities	0	3.01	9	0	2.94	9	0	2.79	9	0	3.25	16			
Mutual funds and equity securities	0.41	0.35	69	0	0.40	13	0	0.42	11	0	0.58	15			
Debt securities 1 year or less	0.08	10.55	2	0.34	11.86	3	0.19	11.91	4	0.85	11.90	12			
Debt securities 1 to 5 years	1.65	17.03	12	1.64	17.94	12	2.14	19.18	15	1.53	23.53	6			
Debt securities over 5 years	97.86	69.86	94	98.02	66.02	98	97.67	64.73	97	97.62	60.73	95			
Pledged securities	60.52	35.67	78	67.84	30.57	92	67.13	33.30	90	65.65	46.78	72			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	4,800.99	183.32	99	18.74	26.69	52	-51.97	6.77	2	5.35	6.96	60			
Investment securities	23.82	23.62	62	-2.58	11.75	20	-14.86	9.42	6	-8.53	4.99	16			
Core deposits	35.35	26.88	81	-1.21	11.23	4	38.01	7.29	93	5.42	13.94	26			
Noncore funding	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50	-19.23	-3.35	31			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,605,293	1,538,832	1,694,401	924,522	
Commit: Secured commercial real estate loans	378,266	362,014	367,009	241,365	
Commit: Unsecured real estate loans	42,565	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	52,364	52,212	53,538	37,256	
Commercial and similar letters of credit	800	873	765	321	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	1,007,640	519,932	390,702	396,918	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.13	22.01	11	13.64	23.52	16	14.70	24.05	21	11.18	17.28	19			
Standby letters of credit	0.36	0.71	37	0.46	0.84	42	0.46	0.92	36	0.45	0.40	66			
Commercial and similar letters of credit	0.01	0.02	55	0.01	0.02	58	0.01	0.02	49	0	0.01	72			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48			
Derivative contracts	6.99	48.62	19	4.61	68.47	17	3.39	65.81	15	4.80	6.82	48			
Interest rate contracts	6.99	34.36	20	4.61	47.31	18	3.39	43.84	17	4.80	6.72	48			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	0.28	22			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	0.28	19			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41			
Interest rate swaps	6.99	20.83	30	4.61	28.86	20	3.39	26.74	19	4.80	5.41	57			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.90	42.82	15	20.37	45.53	15	28.74	44.93	39	20	25.74	25			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,007,640	519,932	390,702	396,918	
Interest rate contracts	1,007,640	519,932	390,702	396,918	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	1,007,640	519,932	390,702	396,918	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	1,007,640	519,932	390,702	396,918	
Interest rate contracts	1,007,640	519,932	390,702	396,918	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	503,820	259,966	390,702	396,917	
One year or less	11,248	7,598	19,166	0	
Over 1 year to 5 years	32,082	36,540	104,427	181,474	
Over 5 years	460,490	215,828	267,109	215,443	
Gross negative fair value (absolute value)	30,181	11,502	1,938	3,211	
Gross positive fair value	30,181	11,502	1,938	3,211	
Held for trading	0	0	0	0	
Non-traded	30,181	11,502	1,938	3,211	
Current credit exposure on risk-based capital derivative contracts	30,181	11,502	1,938	3,211	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56			
Percent of Notional Amount															
Interest rate contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44			
Foreign exchange contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47			
Futures and forwards	0	14.05	7	0	13.49	6	0	12.78	8	0	12.76	16			
Written options	0	8.18	6	0	5.91	6	0	6.60	7	0	9.73	15			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49			
Over-the-counter	0	7.73	7	0	5.10	6	0	5.49	8	0	9.46	15			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39			
Swaps	100	68.76	96	100	69.75	95	100	70.34	95	100	66.04	90			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64			
Interest rate contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	50	91.48	7	50	93.86	7	100	94.47	75	100	87.47	66			
One year or less	1.12	32.05	10	1.46	32.17	9	4.91	32.51	23	0	15.62	13			
Over 1 year to 5 years	3.18	27.06	14	7.03	30.45	20	26.73	31.16	42	45.72	21.68	78			
Over 5 years	45.70	29.56	70	41.51	28.09	67	68.37	28.71	88	54.28	37.90	61			
Gross negative fair value (absolute value)	3	1.55	76	2.21	0.83	93	0.50	0.72	35	0.81	0.50	73			
Gross positive fair value	3	2.23	67	2.21	1.19	87	0.50	0.85	25	0.81	0.92	47			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	43	0.01	0.06	40	0	0.06	15	0	0	57			
Gross positive fair value (X)	0.02	0.09	28	0.01	0.07	28	0	0.06	13	0	0.01	48			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37			
Non-traded (X)	0.02	0.02	73	0.01	0.01	68	0	0.01	37	0	0	63			
Current credit exposure (X)	0.02	0.06	35	0.01	0.05	33	0	0.04	20	0	0	61			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.35	0.85	37	0.13	0.73	36	0.02	0.53	22	0.06	0.05	67			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	68,660	63,613	59,585	61,540	
Gross losses	666	454	291	151	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	358	501	2,819	6,696	
Net losses	308	-47	-2,528	-6,545	
Provision for loan and lease losses	23,500	5,000	1,500	-8,500	
Adjustments	1,840	0	0	0	
Ending balance	93,692	68,660	63,613	59,585	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15	-0.10	0.11	1			
Provision for loan and lease losses / Average loans and leases	0.29	0.82	12	0.07	0.24	20	0.03	0.24	15	-0.18	0.16	1			
Provision for loan and lease losses / Net loan and lease losses	7,629.87	487.86	97	-10,638.30	130.58	0	-59.34	134.68	4	129.87	110.75	54			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40	1.23	0.95	80			
Allowance for loan and lease losses / Total loans and leases	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42	1.23	0.94	81			
Allowance for loan and lease losses / Net loans and leases losses (X)	304.19	11.58	98		8.03			7.54				16.23			
Allowance for loan and lease losses / Nonaccrual assets	653.04	299.17	89	1,301.12	218.72	95	318.85	214.03	82	556.04	270.69	89			
ALLL / 90+ days past due + nonaccrual loans and leases	653.04	244.34	94	1,301.12	151.73	97	318.85	160.51	88	552.07	232.03	91			
Gross loan and lease losses / Average loans and leases	0.01	0.34	3	0.01	0.28	3	0	0.30	2	0	0.16	6			
Recoveries / Average loans and leases	0	0.07	6	0.01	0.08	9	0.05	0.09	33	0.14	0.06	87			
Net losses / Average loans and leases	0	0.27	4	0	0.21	5	-0.04	0.22	4	-0.14	0.10	2			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	48			
Recoveries / Prior year-end losses	78.85	33.98	92	172.16	36.22	95	1,866.89	41.30	99	2,813.45	50.41	99			
Earnings coverage of net loan and lease losses (X)	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5	-27.55	0.97	17			
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.04	14	0	0.01	31	-0.04	0.02	7	-0.16	0.02	2			
Real estate loans secured by 1-4 family	-0.05	0.01	10	-0.04	0.01	10	-0.03	0.01	15	-0.07	0.03	5			
Revolving	-0.07	0.01	16	-0.01	0.02	29	-0.11	0.03	11	-0.07	0.03	8			
Closed-end	-0.05	0	8	-0.05	0	8	-0.01	0.01	23	-0.07	0.02	4			
Commercial real estate loans	0	0.07	10	0	0.01	46	-0.04	0.01	8	-0.18	0.01	2			
Construction and land development	-0.01	0	31	-0.01	-0.01	37	-1.96	-0.03	0	-7.74	-0.04	1			
1-4 family	0	0	59	0	0	55	-1.79	-0.01	0	-0.13	0	4			
Other	-0.01	0	27	-0.01	-0.01	33	-0.17	-0.02	5	-7.61	-0.04	1			
Multifamily	0	0	58	0	0	56	0	0	58	0	0	53			
Nonfarm nonresidential	0	0.11	8	0	0.02	47	0	0.02	35	-0.01	0.02	30			
Owner-occupied	0	0.02	26	0	0.01	57	0	0.01	34	-0.01	0.01	23			
Other	0	0.08	11	0	0.01	40	0	0.01	44	0	0.01	49			
Real estate loans secured by farmland	0	0.02	46	-0.01	0.01	14	-0.01	0	17	-0.01	0	10			
Commercial and industrial loans	0.04	0.47	14	0.01	0.37	7	0.02	0.31	12	-0.01	0.18	18			
Loans to individuals	0.62	1.13	40	0.01	1.17	2		1.16			0.78				
Credit card loans		2.92			3.11			2.92			1.60				
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	0	0.06	41			
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.15	25	0.08	0.15	53	0	0.14	28	0	0.27	29			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases		3,066		1,653		5,290		1,214					
90+ days past due loans and leases		0		0		0		77					
Nonaccrual loans and leases		14,347		5,277		19,951		10,716					
Total past due and nonaccrual loans and leases		17,413		6,930		25,241		12,007					
Restructured 30–89 days past due		0		243		0		0					
Restructured 90+ days past due		0		0		0		0					
Restructured nonaccrual		0		244		3,509		4,200					
Total restructured loans and leases		0		487		3,509		4,200					
30–89 days past due loans held for sale		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0					
Restructured loans and leases in compliance		2,159		3,112		3,594		4,809					
Other real estate owned		3,392		4,889		420		4,527					
Other Assets													
30–89 days past due		0		0		0		0					
90+ days past due		0		0		0		0					
Nonaccrual		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0					
Percent of Loans and Leases													
30–89 days past due loans and leases	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7	0.03	0.32	4	
90+ days past due loans and leases	0	0.12	9	0	0.15	8	0	0.17	5	0	0.04	34	
Nonaccrual loans and leases	0.17	0.66	9	0.07	0.51	6	0.26	0.54	16	0.22	0.46	18	
90+ days past due and nonaccrual loans and leases	0.17	0.85	4	0.07	0.71	3	0.26	0.75	10	0.22	0.55	15	
30–89 days past due restructured	0	0.01	16	0	0.01	45	0	0.02	12	0	0.01	25	
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0	41	
Nonaccrual restructured	0	0.13	3	0	0.14	11	0.05	0.16	20	0.09	0.10	51	
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	48	
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	48	
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	48	
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.04	0.40	3	0.02	0.43	3	0.07	0.44	6	0.03	0.32	4	
90+ days past due assets	0	0.12	8	0	0.15	6	0	0.18	5	0	0.04	34	
Nonaccrual assets	0.17	0.67	9	0.07	0.53	4	0.26	0.57	16	0.22	0.47	18	
30+ days past due and nonaccrual assets	0.21	1.29	1	0.09	1.19	1	0.33	1.26	5	0.25	0.89	7	
Percent of Total Assets													
90+ days past due and nonaccrual assets	0.10	0.52	6	0.05	0.44	3	0.17	0.48	13	0.13	0.40	12	
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.55	6	0.09	0.48	7	0.18	0.52	12	0.19	0.48	16	
Restructured and Nonaccrual Loans and Leases													
+ OREO as Percent of:													
Total assets	0.14	0.60	7	0.12	0.53	10	0.21	0.60	12	0.24	0.63	13	
Allowance for loan and lease losses	21.24	66.66	7	19.69	115.41	5	37.67	118.28	9	33.65	100.14	11	
Equity capital + allowance for loan and lease losses	0.95	4.97	6	0.66	4.28	7	1.25	4.79	10	1.78	5.57	8	
Tier 1 capital + allowance for loan and lease losses	1.42	6.05	6	0.98	5.65	6	1.91	6.16	10	1.94	6.11	10	
Loans and leases + other real estate owned	0.24	0.97	6	0.18	0.85	7	0.31	0.96	7	0.41	0.86	18	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due		0.01	0.39	3	0.01	0.38	4	0.06	0.42	5	0.01	0.29	5			
	90+ days past due		0	0.16	14	0	0.16	13	0	0.22	12	0	0.05	42			
	Nonaccrual.....		0.16	0.76	10	0.06	0.46	11	0.18	0.57	17	0.25	0.43	28			
Commercial and industrial	30-89 days past due		0.15	0.23	48	0.11	0.31	22	0.19	0.30	39	0.19	0.27	60			
	90+ days past due		0	0.03	16	0	0.05	14	0	0.05	11	0	0.01	32			
	Nonaccrual.....		0.21	0.75	17	0.14	0.83	15	0.93	0.76	65	0.05	0.60	14			
Individuals	30-89 days past due		0	0.83	4	0	0.83	5	0	0.84	5	0.01	0.69	11			
	90+ days past due		0	0.14	19	0	0.17	16	0	0.16	15	0	0.03	29			
	Nonaccrual.....		0	0.28	9	0	0.17	11	0.53	0.23	84	0.07	0.21	45			
Depository institution loans	30-89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30-89 days past due		0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	45			
	Nonaccrual.....		0.22	0.49	58	0	0.67	22	0.02	0.75	47	0.11	0.31	68			
Foreign governments	30-89 days past due			0			0.07			0.01							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.09			0.03			0.06							
Other loans and leases	30-89 days past due		0	0.18	15	0	0.20	14	0	0.17	12	0	0.12	27			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0	44			
	Nonaccrual.....		0	0.15	19	0.40	0.13	87	0	0.14	17	0	0.06	36			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
		Memoranda														
1–4 family	30–89 days past due	0.16	0.65	9	0.10	0.67	5	0.05	0.71	3	0.01	0.56	3			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.06	22			
	Nonaccrual	0.22	0.89	13	0.26	0.73	16	0.71	0.86	50	0.62	0.65	52			
Revolving	30–89 days past due	0	0.48	5	0	0.45	5	0	0.50	5	0.11	0.29	32			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35			
	Nonaccrual	0.21	1.13	20	0.40	1	30	0.37	1.17	26	1.45	0.42	90			
Closed-end	30–89 days past due	0.19	0.65	14	0.12	0.70	9	0.06	0.75	4	0	0.63	3			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.06	24			
	Nonaccrual	0.22	0.87	14	0.23	0.70	17	0.80	0.84	53	0.53	0.68	46			
Junior lien	30–89 days past due	0.09	0.02	95	0.06	0.02	86	0	0.03	9	0	0.03	12			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	36			
	Nonaccrual	0.12	0.04	86	0.03	0.04	40	0.54	0.06	97	0.13	0.04	85			
Commercial real estate	30–89 days past due	0	0.26	4	0	0.18	10	0.06	0.17	23	0.01	0.15	14			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.02	65			
	Nonaccrual	0.17	0.62	19	0.04	0.23	17	0.08	0.28	24	0.12	0.33	27			
Construction and development	30–89 days past due	0	0.28	11	0	0.28	12	0	0.21	10	0	0.18	20			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.01	42			
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.19	12	0	0.21	18			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.05	33			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	46			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.04	35			
Other	30–89 days past due	0	0.22	13	0	0.20	15	0	0.13	14	0	0.08	26			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0	0.12	25			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.04	35			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0	45			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0.03	0.05	71			
Nonfarm non-residential	30–89 days past due	0	0.23	6	0	0.14	12	0.07	0.17	26	0.01	0.14	22			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.02	67			
	Nonaccrual	0.19	0.80	16	0.05	0.28	14	0.09	0.30	21	0.13	0.40	29			
Owner Occupied	30–89 days past due	0	0.07	8	0	0.07	17	0.06	0.09	40	0.01	0.06	36			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.01	35			
	Nonaccrual	0.19	0.27	41	0.04	0.16	25	0.04	0.17	22	0.06	0.16	33			
Other	30–89 days past due	0	0.14	11	0	0.07	9	0.01	0.07	24	0	0.06	19			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	81			
	Nonaccrual	0	0.44	5	0.01	0.10	19	0.05	0.13	42	0.08	0.16	52			
Farmland	30–89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.10	34			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0	45			
	Nonaccrual	0	1.13	19	0	0.84	19	1.23	1.23	68	1.66	0.44	84			
Credit card	30–89 days past due		0.95			1.19			1.22			0.83				
	90+ days past due		0.63			0.78			0.73			0.22				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Common Equity Tier 1 Capital											
Common stock plus related surplus	1,211,780		1,298,792		1,293,669		573,453				
Retained earnings	760,861		682,692		575,805		494,361				
Accumulated other comprehensive income (AOCI)	35,349		12,614		-18,284		1,452				
Common equity tier 1 minority interest	0		0		0		0				
Common equity tier 1 capital before adjustments/deductions	2,007,990		1,994,098		1,851,190		1,069,266				
Common Equity Tier 1 Capital: Adjustments/Deductions											
Less: Goodwill, intangible assets, and deferred tax assets	685,325		692,333		703,246		119,604				
Accumulated other comprehensive income-related adjustments	35,349		12,614		-18,284		1,452				
Other deductions from common equity tier 1 capital	0		0		0		0				
Subtotal:	1,287,316		1,289,151		1,166,228		948,210				
Adjustments and deductions for common equity tier 1 capital	0		0		0		0				
Common equity tier 1 capital	1,287,316		1,289,151		1,166,228		948,210				
Additional Tier 1 Capital											
Additional tier 1 capital instruments and related surplus	25,000		25,000		25,000		25,000				
Non-qualifying capital instruments	0		0		0		0				
Tier 1 minority interest not included in common equity tier 1 capital	0		0		0		0				
Additional tier 1 capital before deductions	25,000		25,000		25,000		25,000				
Less: Additional tier 1 capital deductions	0		0		0		41				
Additional tier 1 capital	25,000		25,000		25,000		24,959				
Tier 1 Capital	1,312,316		1,314,151		1,191,228		973,169				
Tier 2 Capital											
Tier 2 capital instruments and related surplus	0		0		0		0				
Non-qualifying capital instruments	0		0		0		0				
Total capital minority interest not included in tier 1 capital	0		0		0		0				
Allowance for loan and lease losses in tier 2 capital	102,692		77,619		72,572		65,891				
Exited advanced approach eligible credit reserves											
Unrealized gains on AFS preferred stock classified as equity							0				
Tier 2 capital before deductions	102,692		77,619		72,572		65,891				
Exited advanced approach tier 2 capital before deductions											
Less: Tier 2 capital deductions	0		0		0		0				
Tier 2 capital	102,692		77,619		72,572		65,891				
Exited advanced approach tier 2 capital											
Total capital	1,415,008		1,391,770		1,263,800		1,039,060				
Exited advanced approach total capital											
Total Assets for Capital Ratios											
Average total consolidated assets, adjusted	13,945,932		11,354,766		11,549,089		8,311,642				
Less: Deductions from common equity tier 1 capital	685,325		692,333		703,246		119,645				
Less: Other deductions	0		0		0		0				
Total assets for leverage ratio	13,260,607		10,662,433		10,845,843		8,191,997				
Total risk-weighted assets	8,715,728		8,695,634		8,941,039		5,769,670				
Exited advanced approach total RWA											
Capital Ratios			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	14.77	12.35	83	14.83	12.11	84	13.04	12.09	73	16.43	11.95
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0
Tier 1 capital, column A	15.06	13.08	81	15.11	12.78	83	13.32	12.85	68	16.87	12.68
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0
Total capital, column A	16.24	15.23	72	16.01	14.36	78	14.13	14.45	57	18.01	14.15
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0
Tier 1 leverage	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84	11.88	10.04
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			159			65			54			67			144.62	-20.50	
Other insurance activities income			159			65			54			67			144.62	-20.50	
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			226,818			226,281			220,758			146,486			0.24	73.20	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			25							
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			0							
Insurance activities revenue / Adjusted operating income	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33	0.02	0.44	48					
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47					
Credit related premium income / Total premium income	38.23			34.91			44.54			60							
Other premium income / Total premium income	61.77			65.09			55.46			40							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47					
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			31.81							
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99										
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.13	11.03	69	16.36	11.51	69	17.59	10.22	76	14.18	14.86	46					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			0				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53			4.38				
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		-2.40			22.48			7.24			22.03				
Total selected assets.....		2.04			12.40			3.24			-5.54				
Deposits		3.46			10.36			5			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities.....	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Retained credit exposure.....	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits.....	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities.....	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and Industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Asset-backed commercial paper conduits.....	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans							
Home equity lines							
Credit card receivables.....							
Auto loans and other consumer loans.....							
Commercial and industrial loans							
All other loans and leases.....							

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
	Percent Change					
	1-Year	5-Year				
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
<hr/>						
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	218,745	107,521	79,024	58,220		103.44	335.76
Dividends	217,000	106,000	77,800	57,000		104.72	342.86
Interest	15	22	14	9		-31.82	87.50
Management and service fees	520	289	0	0		79.93	
Other income	1,210	1,210	1,210	1,211		0.00	1.60
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	218,745	107,521	79,024	58,220		103.44	335.76
Securities gains (losses)	0	0	0	0			
Other operating income	17	30	27	20		-43.33	30.77
Total operating income	218,762	107,551	79,051	58,240		103.40	335.68
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	8,726	9,158	7,495	6,145		-4.72	32.51
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	8,726	9,158	7,495	6,145		-4.72	32.51
Income (loss) before taxes	210,036	98,393	71,556	52,095		113.47	381.44
Applicable income taxes (credit)	-2,059	-2,249	-1,846	-2,063			
Extraordinary items				0			
Income before undistributed income of subsidiaries	212,095	100,642	73,402	54,158		110.74	362.22
Equity in undistributed income of subsidiaries	-34,936	107,185	78,601	50,253			
Bank subsidiaries	-34,936	107,185	78,601	50,253			
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	177,159	207,827	152,003	104,411		-14.76	78.69
Memoranda							
Bank net income	182,064	213,185	156,401	107,253		-14.60	78.04
Nonbank net income	0	0	0	0			
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		1,990,166	96.66	2,003,692	97.94	1,865,609	98.33	1,084,332			-0.68	111.93	
Common and preferred stock		1,990,166	96.66	2,003,692	97.94	1,865,609	98.33	1,084,332			-0.68	111.93	
Excess cost over fair value		0	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0	0	0				
Investment in nonbank subsidiaries		774	0.04	774	0.04	774	0.04	774			0.00	0.00	
Common and preferred stock		774	0.04	774	0.04	774	0.04	774			0.00	0.00	
Excess cost over fair value		0	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0	0	0				
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0				
Common and preferred stock		0	0	0	0	0	0	0	0				
Excess cost over fair value		0	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0				
Securities		0	0	0	0	0	0	0	0				
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution		55,644	2.70	31,054	1.52	22,050	1.16	19,217			79.18	228.09	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0				
Premises, furnishings, fixtures and equipment		1,386	0.07	1,505	0.07	1,606	0.08	1,282			-7.91	-0.86	
Intangible assets		0	0	0	0	0	0	0	0				
Other assets		10,875	0.53	8,737	0.43	7,198	0.38	5,430			24.47	141.13	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0				
Total assets		2,058,845	100.00	2,045,762	100.00	1,897,237	100.00	1,111,035			0.64	113.86	
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0				
Securities sold (repos)		0	0	0	0	0	0	0	0				
Commercial paper		0	0	0	0	0	0	0	0				
Other borrowings 1 year or less		0	0	0	0	0	0	0	0				
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0				
Subordinated notes and debentures		0	0	0	0	0	0	0	0				
Other liabilities		25,062	1.22	25,853	1.26	20,228	1.07	15,959			-3.06	85.51	
Balance due to subsidiaries and related institutions		25,793	1.25	25,811	1.26	25,819	1.36	25,810			-0.07	-0.02	
Total liabilities		50,855	2.47	51,664	2.53	46,047	2.43	41,769			-1.57	29.38	
Equity Capital		2,007,990	97.53	1,994,098	97.47	1,851,190	97.57	1,069,266			0.70	117.46	
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0				
Common stock		1,211,780	58.86	1,298,792	63.49	1,293,669	68.19	573,453			-6.70	141.12	
Common surplus		0	0	0	0	0	0	0	0				
Retained earnings		760,861	36.96	682,692	33.37	575,805	30.35	494,361			11.45	90.25	
Accumulated other comprehensive income		35,349	1.72	12,614	0.62	-18,284	-0.96	1,452			180.24	69.06	
Other equity capital components		0	0	0	0	0	0	0	0				
Total liabilities and equity capital		2,058,845	100.00	2,045,762	100.00	1,897,237	100.00	1,111,035			0.64	113.86	
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries		25,774	1.25	25,774	1.26	25,774	1.36	25,774			0.00	0.00	
Notes payable to subsidiaries that issued TPS		25,000	1.21	25,000	1.22	25,000	1.32	25,000			0.00	0.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0				

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	8.90	7.29	68	10.72	9.68	65	11.01	10.40	57	9.84	8.67	66			
Bank net income / Average equity investment in banks	9.20	7.45	66	10.99	10.51	61	11.24	11.19	55	10.09	9.11	66			
Nonbank net income / Average equity investment in nonbanks	0	9.75	17	0	7.89	17	0	7.10	17	0	9.81	17			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			8.81				
Bank net income / Parent net income	102.77	88.16	48	102.58	82.22	51	102.89	82.56	52	102.72	104.64	37			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	1.13	22			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			90.33				
Leverage															
Total liabilities / Equity capital	2.53	20.06	16	2.59	20.43	15	2.49	20.88	16	3.91	11.14	30			
Total debt / Equity capital	0	14.41	10	0	14.31	13	0	14.69	15	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	1.25	16.67	16	1.25	16.36	15	1.35	17.10	16	2.34	9.36	28			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	14.56	13	0	15.14	15	0	4.64	26			
Total debt / Equity capital – excess over fair value	0	14.52	10	0	14.51	13	0	14.81	15	0	4.62	26			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	4.39	27			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46			
Long-term debt / Consolidated long-term debt	0	34.67	10	0	28.44	13	0	28.63	14	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42	101.48	105.17	40			
Total investment in subs / Equity capital	99.15	110.16	15	100.52	111.07	27	100.82	112.48	29	101.48	105.55	40			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.10	0.47	26	0.05	0.36	39	0.10	0.35	43	0.15	0.56	40			
Equity investment in subs – equity cap / Net income-div (X)		1.82		0.10	1.22	10	0.19	1.22	12	0.35	1.91	11			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	212.86	136.59	85	104.87	177.68	24	108.79	162.34	28	96.49	96.31	42			
Cash from ops + noncash items + op expense / Op expense + dividend	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26	104.57	100.80	53			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	128.21	134.08	59	114.04	116.34	54	108.80	103.19	62	107.11	101.42	57			
Pretax operating income + interest expense / Interest expense		2,016.32			1,968.54					2,898.75			1,955.22		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	38,219.06	1,539.23	98	9,949.15	1,632.83	95	7,852.55	1,369.37	95	7,840.71	1,082.59	93			
Dividends + interest from subsidiaries / Interest expense + dividends	222.20	150.43	82	105.03	210.80	20	110.84	188.90	23	95.84	107.07	37			
Fees + other income from subsidiaries / Salary + other expenses	19.83	13.95	70	16.37	16.52	66	16.14	16.08	67	19.71	6.15	85			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.94	3.85	44	0.61	2.64	40	0.40	2.61	37	0.59	1.68	51			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0				
Nonaccrual		1.03			0.54			6.54			0.46				
Total		1.13			0.58			6.78			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	46.05	81.10	24	100.30	57.84	83	95.64	57.26	82	109.83	100.86	72			
Dividends declared / Net income	55.13	42.29	70	48.57	33.08	80	46.19	27.33	86	56.97	32.32	82			
Net income – dividends / Average equity.....	3.99	4.14	49	5.51	6.46	38	5.93	7.33	33	4.23	5.74	30			
Percent of Dividends Paid															
Dividends from bank subsidiaries	222.19	132.17	78	105.01	178.13	29	110.82	157.73	31	95.83	106.72	33			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	7.13	23	0	2.37	25			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48			
Dividends from all subsidiaries	222.19	174.85	74	105.01	260.40	16	110.82	215.26	17	95.83	114.69	30			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	119.19	60.28	94	49.72	66.55	33	49.74	60.71	40	53.15	35.18	70			
Interest income from bank subsidiaries.....	0.01	0.36	47	0.01	0.54	47	0.01	0.52	44	0.01	0.14	59			
Management and service fees from bank subsidiaries	0.29	1.47	75	0.14	1.55	74	0	1.88	36	0	0.94	41			
Other income from bank subsidiaries.....	0.66	0	96	0.57	0	97	0.77	0	95	1.13	0	96			
Operating income from bank subsidiaries	120.15	62.88	89	50.44	69.36	30	50.53	63.43	40	54.28	41.35	66			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			129.02				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			0.63				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.60				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.08				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			58.43				
Interest income from subsidiary holding companies		8.40			6.54			3.95			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.19	69.76	76	98.56	67.32	72	98.42	65.18	70	97.87	67.33	61			
Interest income from bank subsidiaries.....	0.01	0.63	42	0.02	0.80	44	0.02	0.92	45	0.02	1.07	58			
Management and service fees from bank subsidiaries	0.24	1.87	75	0.27	1.81	75	0	2.01	37	0	2.14	41			
Other income from bank subsidiaries.....	0.55	0.04	92	1.13	0.03	93	1.53	0.02	94	2.08	0.01	96			
Operating income from bank subsidiaries	99.99	82.20	88	99.97	78.80	91	99.97	74.20	83	99.97	79.76	82			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46			
Operating income from nonbank subsidiaries	0	4.70	16	0	7.29	11	0	7.64	14	0	3.09	22			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			886.47				
Loans and advances from subsidiaries / Total debt		27.08			28.33			26.53			74.60				